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women and poverty

a report by the
national council of welfare

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W O M E N A N D P O V E R T Y

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The fact that poverty in Canada is so overwhelmingly a female phenomenon challenges many popular notions of why some people are poor while others are not. If people are poor because they deserve to be, as many in our society still believe, why is it that the poorest of all are elderly widows who worked hard all their lives with no pay or pension plan?

And if, as others maintain, people are poor because they come from a "culture of poverty" - a background of deprivation and low income that is passed from parents to their children - why is it that more than two-thirds of the mothers on social assistance in Toronto are from traditional two-parent families that never had recourse to welfare?⁴

A more likely explanation for much of the poverty in Canada, and one that might have been arrived at long ago if poverty experts had not ignored the fact that so many of the poor are female, is that one-half of the population of this country is brought up on the assumption that it will always be financially taken care of by the other half.

Because it is still taken for granted that women will assume the bulk of the responsibility for raising the children and maintaining the home, they are improperly trained for paid jobs and are denied access to better positions with advancement opportunities. When the male provider fails to materialize, or leaves, or dies, women are suddenly told it is up to them to find ways to support themselves and their families.

Not surprisingly, many women in those situations are unable to cope. Given their lack of preparation and the little support they find in our society, what is more surprising is that so many are managing as well as they are.

The objectives of this report are to describe poor women, to examine why they are poor, and to recommend ways of improving their situation. By presenting new statistical information on low-income women, it will show how they differ from other Canadians. By following women through the various stages of their lives, it will demonstrate that the majority of Canadian women, whatever their backgrounds, are very vulnerable to becoming poor overnight.

POOR WOMEN: FACTS AND FIGURES

Information about poor women is not easy to come by. Although Statistics Canada publishes a variety of tables every year on income distribution and poverty,⁵ none of them answers the simple question "How many poor women are there in Canada and what proportion of the poor do they represent?"

The reason for this monumental oversight is an apparently widespread belief among statisticians that wives do not exist. The statisticians' world seems to be divided between creatures called "heads of families", who can only be female if there is no adult man around the house, and "unattached individuals", who can mercifully be male or female. These definitions also make non-persons of most live-in relatives such as adult children and grandparents.

To get information that should be generally available, the National Council of Welfare had to arrange for special tabulations based on Statistics Canada's 1976 Survey of Consumer Finances.⁶ Because the survey collects data on the previous year's income, most of the figures mentioned in this report will in fact be for the year 1975.

A poor or low-income person, for the purposes of this report, is anyone whose own income (if she or he lives alone) or whose family's income (if she or he lives with relatives) is below Statistics Canada's low-income line for the area in which that person resides (referred to as the "poverty line").⁷

Unfortunately, this definition does not include all economically deprived women. Because it assumes that family members living under the same roof always have access to an adequate share of the household's financial resources, it ignores married women

whose middle and upper-income husbands fail to provide them with the basic necessities of life. It also ignores people such as grandmothers and aunts who are forced to live with better-off relatives because they have no money of their own. Unless their relatives also have very low incomes, these women are not counted among the poor.

In spite of these limitations, we can still get a general idea of the living arrangements of low-income women. As Table 1 shows, poor women are found in every possible type of family situation: 17% live in single-parent families (including unwed and formerly married mothers as well as female adult children); 39% are members of traditional wife-husband families (wives, adult children, grandmothers and other relatives); and 40% live alone or with non-relatives (including never-married women as well as some who are widowed, separated and divorced).

Even though the number of poor women in wife-husband families is very close to that of poor women who live alone or with non-relatives, it would be a mistake to conclude that women in these different types of living arrangements are equally likely to become poor. Quite the contrary, in fact. As the total number of women in two-spouse families is five times greater to start with, these similar figures mean that women living alone are five times more vulnerable to poverty.

To find out the respective degrees of vulnerability of women in various family situations, we calculated the percentage of women who are poor within each category. The results show that the incidence (or chance) of poverty varies greatly according to a woman's family status.

TABLE 1

FAMILY STATUS OF POOR AND NON-POOR
CANADIAN ADULT WOMEN,⁸ 1975

<u>Family status</u>	<u>Poor adult women</u>		<u>Non-poor adult women</u>	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>
a) Women living alone or with non-relatives:				
. single	169,000	14%	330,000	5%
. divorced, separated and widowed	313,000	26%	270,000	4%
b) Women living in wife-husband families:				
. wives	432,000	35%	4,419,000	68%
. female children aged 16 and over	40,000	3%	762,000	12%
. grandmothers and other relatives	7,000	1%	135,000	2%
c) Women living in one-parent families:				
. single mothers	22,000	2%	7,000	-
. divorced, separated and widowed mothers	146,000	12%	205,000	3%
. female children aged 16 and over	41,000	3%	121,000	2%
d) Other women:	50,000	4%	216,000	4%
TOTAL	1,219,000	100%	6,465,000	100%

(Totals may not add because of rounding.)

Widows and other formerly married women living alone are most likely to be poor: 54% have incomes below the poverty line. Single-parent mothers come next (44% of them are poor), and then never-married women living on their own (34% are poor). Married women have the lowest chance of being poor, with a relatively low 9% having inadequate family incomes.

Overall, 16% of adult Canadian women live in poverty. One woman out of every six - a total of 1,219,000 - must somehow manage on an income below Statistics Canada's poverty line. The comparable figure for men is 11%, or one out of every nine - a total of 851,000.

Because women's chances of being poor are so strongly related to their family status, our analysis will concentrate in turn on each of the groups we have already identified. Low-income wives and single-parent women will be looked at separately, while all poor women living alone (whether widowed, separated, divorced or never-married) will be examined together.

Low-Income Wives

Case One

Anna F. is 29 years old. She became poor five years ago after the birth of her second child. Until the previous year, her salary as a typist and her husband's income as a taxi driver had allowed them to lead a modest but not uncomfortable life. At that time, they borrowed money to open a small beauty salon in their neighborhood. Business was not so good, and Anna's taking time off to care for two toddlers was the last straw. The salon was closed, Anna became a full-time homemaker, and the family had to move to a cheaper apartment.

From then on, the lack of money became chronic and quarrels were frequent between Anna and her husband. Twice separated, they got back together again. The first time he left, her

phone was disconnected, the electricity was cut off for a week and the living-room furniture was seized for debts. Following a reconciliation, Anna had another child.

Now that her husband is with her again and is trying hard to get a "steady" job in the construction industry, Anna prays daily that her dreams of a close-knit family will at last come true. The worst right now, she says, is the constant worry over bills. The couple has many debts, including one for \$1,500 for repairs to their ill-fated beauty salon. And although winter is approaching, last year's heating bills are not yet fully paid.

Case Two

When Lillian B.'s husband crushed his hand in a work accident four years ago, she was a typical middle-aged housewife whose last teenage child was about to leave home. Today, at the age of 54, she is a poor woman whose part-time work as a sales clerk brings in an essential supplement to the family's meager income.

Her husband, who was a machine operator for over 30 years, will probably never work again. His present income from workers' compensation amounts to less than a third of his former salary. So far, by drastically reducing its expenses and drawing on savings, the couple has managed to hang on to its suburban home.

To Lillian, the future appears increasingly bleak. Her husband is bitter and she is afraid to break down herself. She is almost certain the house will eventually have to be sold.

The almost half a million wives who live in poor two-spouse families are the most ignored among Canada's poor. The habit of forgetting the wives of low-income married men is so widespread that even the Quebec Status of Women Council, in its recent plan of action for women, forgot to include wives in its enumeration of the women who were in receipt of social assistance in that province.⁹

Even though married women's chances of being poor are comparatively low, Table 1 showed that they make up the largest group among poor women. This apparent contradiction results from the fact that the vast majority of all Canadian women are married. A small percentage of wives therefore adds up to more people than a larger percentage of any other group of women.

Age is one factor that affects couples' vulnerability to poverty. Although most low-income wives and husbands are between the ages of 25 and 64, a much larger proportion of poor than of non-poor couples are over the age of 65. Still, the 20% chance of poverty of wives aged 65 and over is much lower than that of widowed and single women of the same age. (For more details see table in Appendix B.)

Another factor is children. Among wives under the age of 45, those in low-income families are more likely to have children, especially children of pre-school age.¹⁰ They are not more likely to have large families, however: low-income parents of all ages have an average of 2.4 children, while better-off couples with children have an average of 2.2. (For more details see table in Appendix C.)

One way in which very young children affect the economic status of their mothers is by reducing their participation in the labor force.¹¹ It is therefore not surprising that only one out of every three low-income wives under the age of 65 holds a paid job, compared to more than half of the better-off married women. The difference is even greater when only full-time jobs are considered: non-poor wives are three times more likely to be employed full-time, full-year, outside their home. (For more details see table in Appendix D.)

An even more important influence on the financial situation of wife-husband families is the employment status of the husband.

While about three-quarters of non-poor husbands of all ages are employed on a full-time, full-year basis, less than a third of low-income husbands are. In addition to these working poor whose full-time jobs pay them less than a poverty line wage, another fifth of low-income husbands have occasional, part-time or seasonal employment that does not adequately support their families. Of the rest, most are disabled or over the age of 65. (See table in Appendix E for more details.)

Low-Income Single-Parent Mothers

Case Three

Lorraine M.'s father was an air force sergeant, so she moved from base to base and school to school throughout her childhood. As soon as she legally could, by the end of grade 9, she dropped out of high school.

She got a job as a file clerk in a hospital, and married two years later at age 18. Her husband was a well-paid mechanic, so the couple could afford her staying home the next year when she had a child. As Lorraine was good with children and liked them very much, she and her husband decided to have two more by the time she was 25. After their third child was born three years ago, they made a down-payment on a house - and their marriage started to fall apart.

The separation was messy; another woman was involved. After months of bitter haggling through lawyers, Lorraine's husband skipped town without leaving a forwarding address. She left the unpaid-for house and applied for welfare.

Now, more than two years later, she despairs of ever getting out of the welfare trap. She has had people call her stupid, crafty, dishonest, lazy and irresponsible. Her constant worry is adequate food and clothes for her children. She knows that their perennial diet

of bread, macaroni, rice and hamburger, which is all she can afford, is not good for their health. "I don't mind refusing them potato chips or cookies", Lorraine says, "but it's really upsetting to have to say 'no', you can't have a banana."

Unlike low-income wives, single-parent mothers are so well known to be poor that they have become the stereotype of the "female poor". In fact, as we saw in Table 1, Canada's 168,000 low-income single-parent mothers made up only 14% of this country's poor women in 1975.

Female single parenthood has attracted a great deal of attention in the last few years because it is a growing concern. While female-headed single-parent families accounted for 6.6% of all Canadian families in 1966, their share grew to 7.4% in 1971 and 8.1% in 1976.¹²

Although the mention of "one-parent families" generally evokes images of young mothers with small children, the typical spouseless mother living with her never-married children is a 40 to 45-year-old divorced or separated woman. Also typically, her children are teenagers.

Low-income single-parent mothers are younger than average, however, because spouseless mothers are much more likely to be poor when they are young: an incredible 68% of those under the age of 35 have incomes below the poverty line. One explanation for the substantially lower chances of poverty of older single-parent women (30% over the age of 45) is that they have fewer family responsibilities hampering them from joining the labor force. Another possibility is that older children are more likely to pay their own way or even sometimes to support the entire family.

Another characteristic of low-income single-parent women that may contribute to their poverty is that they are more likely

than any other group of women of comparable age to have a very low level of education. While 72% of all Canadian women between the ages of 16 and 35 have a grade 11 education or more, only 41% of poor single-parent mothers do.

When the labor force status of poor and non-poor single-parent mothers is compared, it becomes clear that paid employment is the main factor preventing the better-off ones from succumbing to poverty. If a single-parent woman has a full-time paid job, her chances of having at least a minimally adequate income are almost as good as those of a married woman living with her husband. If her only sources of income are a former husband or the government, however, she will almost certainly be destitute.

Low-Income Women Living Alone

Case Four

"If you're really interested," said 67-year-old Mary S., "I'll tell you what it's like being an old woman alone who's only got the government pension to live on It's wearing out your second-hand shoes going from one store to another trying to find the cheapest cuts of meat. It's hating having to buy toilet tissue or soap or toothpaste, because you can't eat it. It's picking the marked-down fruits and vegetables from the half-rotting stuff in the back of the stores that used to be given away to farmers to feed their animals. It's hunting the thrift shops and Salvation Army stores for half-decent clothes.

"Emergencies come up; grand-children have birthdays; clothes wear out; cleaning products run out; bus rates go up. How do we manage? We pay our rent and utilities and we eat less.

"We live in fear. Fear of the future, of more illness, less money, less pride. Fear that the cheque won't arrive and we won't be able to work our way through the red tape

in time to pay our rent. Fear that we will run out of food before the next cheque comes in.

"So, fear holds you in line. It is our punishment for getting old and sick."

After wives, the largest group among poor women consists of those who are not living with spouses or relatives. While a few of these women are living with roommates, or friends, or in other relatively unusual arrangements (live-in domestics and boarders, for example), the majority are living alone.

Like single-parent families, households consisting of women alone or with non-relatives have been growing steadily in the last decade, from 12.8% of all households in 1967 to 15.7% in 1977.¹³ The increase has come mainly from both ends of the age scale, with young women leaving their parents' homes and more elderly widowed women being left alone. And a very large proportion of these women are poor.

Young women account for less than a quarter of these. While some are unemployed, the majority are students living on their own. Because many students get sums of money that are not classified as "income" - such as student loans and parents' gifts, for example - we do not know how many of these low-income young women are in financial difficulty and how many are managing well enough.

Apart from this small group, however, most poor women who live alone are over the age of 55. While a few are low-income women who never married and others are divorced or separated women getting inadequate support payments, the majority are widows who were left with very little on which to live after their husbands' death.¹⁴ In Canada, two out of every three elderly widows have incomes that are below the poverty line.

Conclusion

Except for small numbers of live-in children and relatives such as grandmothers and aunts, the three categories consisting of unattached women, wives and single-parent mothers account for the total adult female population of Canada.

While our analysis of the personal and family characteristics of women in each of these categories remained very general - it did not deal with the special problems of doubly disadvantaged women such as Indians and the handicapped, for example - it is sufficient to allow us to conclude that no single factor can explain why some women and not others are poor. If we find that low-income women tend to be elderly, or to have younger children, or to be less educated, for instance, we also find that large proportions of women who share these traits are not poor.

Looking at all Canadian women together, however, we see that one common element distinguishes the poor: the vast majority of them, unlike most of their better-off counterparts, cannot count on a man to support them. More than two out of three non-poor women live with a husband or father who holds a regular job, compared with less than one poor woman out of every five.

In the next chapter we will see why women have so much difficulty providing for their own needs in our society.

WHY WOMEN ARE POOR

Fifteen years of talk about equal opportunities for women seem to have brought little change in the way girls and boys are brought up. A 1978 review of recent American research on sex roles concludes that parents' attitudes and expectations still vary greatly depending on the sex of a child. It cites experiments showing that adults who are told that an infant is a boy describe him as "big, tough, active, aggressive and alert". When told that the same child is a girl, other adults find her "little, beautiful, pretty, cute, cuddly, passive and delicate".¹⁵

Thus started on the day of birth, the sex-typing of children continues throughout childhood. Most boys and girls have different haircuts, different clothes, differently-decorated rooms and different toys that are believed to be appropriate to their sex.¹⁶ Although very young girls are allowed to be "tomboys", "sissy" behaviour in boys is almost universally discouraged.¹⁷ Most important, female and male toddlers spend much of their time watching television programs that portray twice as many male models as female ones and that depict girls and women as less aggressive,¹⁸ less capable and less constructive than boys and men.

By the time male and female children reach school age, psychologists say, their early conditioning has already made them irretrievably different.¹⁹ Boys are noisier and want to be explorers and astronauts. Girls talk better and want to be mommies.

If some children miss out on this message at home, it will soon catch up with them at school. Even though little girls are just as strong as little boys (and stronger and taller between ages 11 and 13),²⁰ it is almost always the latter who are picked for the heavier chores. Also most of the time there will be a female teacher deferring to her male principal/boss.

As if all this were not enough, much of what children are taught reinforces the same stereotypes. According to Quebec and Ontario studies of textbooks used in primary and secondary schools in 1975, more than two out of three characters presented in schoolbooks are male.²¹ When women appear, it is usually in the background, standing passively by or performing domestic activities such as cooking and cleaning. Moreover, these representations trivialize women's work in the home by almost never showing the most important role they play there, which is as educator of their children.

Most unexpected was the finding that the higher the grade level, the less women are shown.²² Even in literature, where girls excel, most books studied in high school have male central characters. History books ignore women almost entirely, while mathematics, science, business and economics texts are overwhelmingly written by men for male readers.

Some people see a parallel between this increasing masculinization of school subjects and the fact that the school performance of girls worsens with every additional year in secondary school.²³ Other aspects of the school environment have also been cited as contributing to the narrowing of girls' horizons. A study carried out in Ottawa in 1977 concluded:

First, classrooms tend to be dominated by the more active, aggressive young men, partly because teachers are more attentive to them. Second, teachers tend to see differences in achievement and behaviour by boys and girls as "natural" maturation, normal rather than cultural and problematic. Finally, guidance counsellors tend to have stereotyped ideas about women, work and the family which they use in counseling girls on their future plans.²⁴

These pressures from within the school setting are often compounded by other influences. One is that from the time girls

reach puberty, most are under considerable pressure from their parents and peers to behave in a manner that is more "proper for a young woman".²⁵ Another is that although most North American parents are conscious of the importance of education for their children, they still have higher educational aspirations for their sons than for their daughters.²⁶

By the time boys and girls approach the end of high school, their expectations for their own futures have taken very different paths. The Ottawa boys who participated in the 1977 survey had become more career-conscious during their high school years.²⁷ While most had not yet settled on a specific career, they had narrowed down the possibilities to related occupations or fields and were planning future education or training to help them decide.

The pattern for girls was very different.²⁸ Many had lowered their career ambitions between grades 9 and 11 because they disliked school or were afraid of university. The majority had already settled on "female jobs" requiring little further academic training (such as nursing and other health semi-professions, child care, secretarial and other office work). Although a strong minority of the girls gave as much importance to their careers as to their personal relationships, more than half believed that their main role in life was to be a wife and mother and expected to stay home while their children grew up.

These girls' greatest fear for the future was that they might not marry. Their ambivalence and uncertainty was interpreted by the interviewer as follows: "I want a home and family most, but since I cannot be sure this will happen, I had better have some work to do as well."²⁹

Marriage and Motherhood

Out of one hundred teenage girls, more than 90 will get married and about 80 will have children.³⁰ In almost all cases, marriage will not be a social or financial advance for them because the men they marry will have backgrounds that are similar to their own.

Economically speaking, marriage has important consequences. Husbands are responsible, in case of need, for ensuring that their wives are housed, fed and clothed. Except in Manitoba, however, where a unique law proclaimed in force last year provides that a spouse has a right "to periodic reasonable amounts for clothing and other personal expenses and the right to sole discretion free of all interference from the other spouse in the use of those amounts",³¹ husbands are not obliged to give any cash to their wives at all.

Notwithstanding the recent round of matrimonial property law reforms, husbands and wives continue to own and administer their own property as if they were single.³² The only important exception to this rule is that the non-owning spouse's permission is generally required to sell the family home or farm. (This is not required in Quebec or Newfoundland.)

The result is that marriage is not a relationship of economic equals. If a wife stays in the home and her husband has a paid job, she is completely dependent on him financially. If he is generous, all is well, but if he is stingy her life can be miserable.

As well as husbands who refuse to provide adequately for their families, there are many more who cannot. While a husband and wife both earning the minimum wage could lead a fairly comfortable life when they first got married, for example, the husband's single salary could not keep them out of poverty if the wife must stay home to take care of young children.

TABLE 2

DIFFERENCE BETWEEN FAMILY INCOME AND POVERTY LINE WHERE
THERE IS ONLY ONE EARNER WORKING AT THE MINIMUM WAGE, 1979 33

Family Unit	Halifax	Place of Residence				Vancouver
		Montreal	Toronto	Winnipeg	Regina	
1 adult	+\$ 777	+\$1,888	+\$1,150	+\$1,333	+\$1,985	+\$1,090
2 adults	- 1,448	- 483	- 1,130	- 929	- 240	- 1,270
2 adults, 1 child	- 2,957	- 1,190	- 2,780	- 2,579	- 1,206	- 1,327
2 adults, 2 children	- 4,217	- 2,283	- 4,203	- 3,964	- 1,886	- 2,881
2 adults, 3 children	- 5,116	- 2,827	- 5,127	- 4,871	- 2,165	- 5,285
2 adults, 4 children	- 5,866	- 3,202	- 5,952	- 5,687	- 2,435	- 6,174
						- 6,154
					- 19	-

Table 2 demonstrates this by showing the difference between the poverty line and one minimum wage income for families of various sizes living in different regions of Canada. It shows that even when family allowances and federal and provincial tax credits are taken into account, nowhere in this country does the minimum wage reach the poverty line for a couple with one child.

Families of low-income workers do not usually qualify for social assistance. The only provinces where they can be assured of government help are Saskatchewan and Quebec, which have income supplementation programs for the working poor.

In addition to husbands working full-time for an inadequate wage, there are hundreds of thousands more who are unemployed.³⁴ If these husbands are not eligible for unemployment insurance payments, or if their benefits are low, their income will not be sufficient to keep the family out of poverty.

The most common way for families with low-income husbands to keep out of poverty is for the wife to go out and get a paid job. To evaluate the impact of these women's wages, we have deducted wives' earnings from the incomes of Canadian families and compared what was left to Statistics Canada's poverty lines. The result is striking: 51% more two-spouse families would be poor if wives did not work outside the home.

As shown in Table 3, wives' labor force participation has very different effects in various regions. In Ontario and British Columbia, where the labor force participation rate of wives is high, there would be increases of 65% and 61% respectively in the number of poor wife-husband families if wives were not employed. In the Atlantic provinces, where the proportion of married women in the labor force is lowest, 38% more two-spouse families would be poor.³⁵

TABLE 3

POVERTY AMONG TWO-SPOUSE FAMILIES
WITH AND WITHOUT WIVES' EARNINGS, 1975

<u>Region</u>	<u>% who are poor now</u>	<u>% who would be poor if the wife didn't earn an income</u>	<u>% increase in the no. of poor families if wives had no earnings</u>
Atlantic	12%	17%	38%
Quebec	11%	15%	46%
Ontario	7%	11%	65%
Prairies	11%	16%	40%
B.C.	7%	12%	61%
CANADA	9%	14%	51%

An examination of the labor force activity of married women under the age of 45 shows that they are much more likely to have paid jobs if their husbands' incomes are low. This is so in spite of the fact that wives of low-income men have a lower level of education and, as a consequence, are less likely to find good jobs.

As shown in Table 4, 67% of married women under age 45 hold paid jobs in families whose total income (apart from the wife's earnings) is under \$5,000. In contrast, 57% of wives are in the labor force when the family income (apart from the wife's earnings) is between \$15,000 and \$20,000, and only 46% have jobs when that income is over \$25,000.

TABLE 4

LABOR FORCE PARTICIPATION OF WIVES UNDER AGE 45
BY FAMILY INCOME (APART FROM THE WIFE'S EARNINGS), 1975

<u>Family income minus wife's earnings</u>	% of wives in the labor force		
	<u>Full-time</u>	<u>Part-time</u>	<u>Total</u>
\$ 0 - 4,999	31%	36%	67%
5,000 - 9,999	30%	34%	64%
10,000 - 14,999	27%	33%	60%
15,000 - 19,999	23%	34%	57%
20,000 - 24,999	16%	31%	47%
25,000 and over	19%	27%	46%
ALL INCOME LEVELS	25%	33%	58%

What these figures show is that marriage is less and less an institution where only the man goes out to earn while his wife stays home to do housework and take care of the children. Increasingly, family incomes are the product of the work of both spouses. It is only when their combined efforts fail that couples find themselves poor.

Women's Role in the Labor Market

Today, most women are employed for five to ten years before having a child, spend a maximum of ten years at home with preschoolers, then go back on the job for another thirty years or so until retirement age. As for women who don't marry, they can look

forward to a non-stop 45-year stint in the labor market. Either way, that's a very long time for what the majority of teenage girls in the Ottawa study perceived as a temporary job.

Unfortunately for the young girls who give little or no thought to training for a long-term career, one of the most important factors in determining what jobs they will hold during most of their lives is their level of education. If a girl and her parents hold the view that a grade 9 or 10 education is enough to get married and raise babies, chances are she will spend most of her life waitressing, cleaning homes and offices or working in factories³⁶ - in other words, doing our society's most unpleasant and lowest-paid jobs.

Even though women with a high school diploma or more are better off, most of them hold subordinate positions in offices, stores, hospitals, telephone companies and banks.³⁷ A recent study of women's work found that almost half of all women workers are concentrated in only ten occupations. By contrast, the twenty leading occupations for men account for less than 40% of their numbers.³⁸

According to the same study, women so much dominate certain occupations that their jobs make up a "female ghetto" in the labor market. The authors conclude that:

A clear division of labor exists in the Canadian economy, a division of labor based on sex. Women are segregated into particular sectors of the industrial structure, and within these sectors they perform a limited number of low-skilled and/or low-paid jobs.³⁹

This segregation has many consequences. It means that women are more likely than men to work for small, precarious businesses which provide insecure jobs and no fringe benefits to

their non-unionized employees. Studies of low-income workers in four provinces (Quebec, Ontario, Alberta and British Columbia) all report that most of the people who work for the minimum wage in Canada are women.⁴⁰ In 1977, only 27% of female paid workers in Canada were unionized, compared with 42% of the men.⁴¹ And in mid-1979, the unemployment rate for women was one-third higher than that for men.⁴²

All-female occupations also make a mockery of laws requiring that men and women be given the same pay for the same or similar work. What does that mean when there are practically no male stenographers, maids, telephone operators, nurses, sewing-machine operators and so on? In such a context, for the equal pay rule to be effective it must be made to apply when men and women do work of equal value. This would circumvent job ghettos by using job evaluations to compare positions as diverse as those of female office staff and male warehouse workers, for example. At the present time, only Quebec employees and those under federal jurisdiction are covered by such legislation.⁴³

After analyzing male and female jobs, the earlier-mentioned study of women's work concluded that biological and educational differences account for little of women's labor force segregation. Very few jobs require much physical strength nowadays, and even well-educated women are disadvantaged in the labor market when compared with their male counterparts. According to the authors of this study, the two main factors keeping women in the worst jobs are their family responsibilities and employers' understandable desire to maintain a docile and cheap labor force.⁴⁴

The relationship between women's work inside and outside the home is a vicious circle. One of the reasons women are put in charge of the domestic work is because their husbands have access to higher-paid and more responsible jobs. When wives also get paid jobs, their work outside the home is usually treated as

secondary and most are still expected to continue to do the work in the home. (Studies carried out in Vancouver and Halifax found that men increase their housework and child care contribution by an average of one hour a week when their wives get jobs outside the home.)⁴⁵ And when child care arrangements fail or a sick child cannot go to school, it is almost always the woman who is expected to bend her work schedule to deal with the crisis. As a result,

Women take the jobs that allow them to fulfill their household responsibilities. Such jobs are often part-time or after normal working hours. In addition, women may also take jobs that are mechanical since the exhaustion of two jobs makes it difficult to perform work which requires creative thinking and continuous concentration.⁴⁶

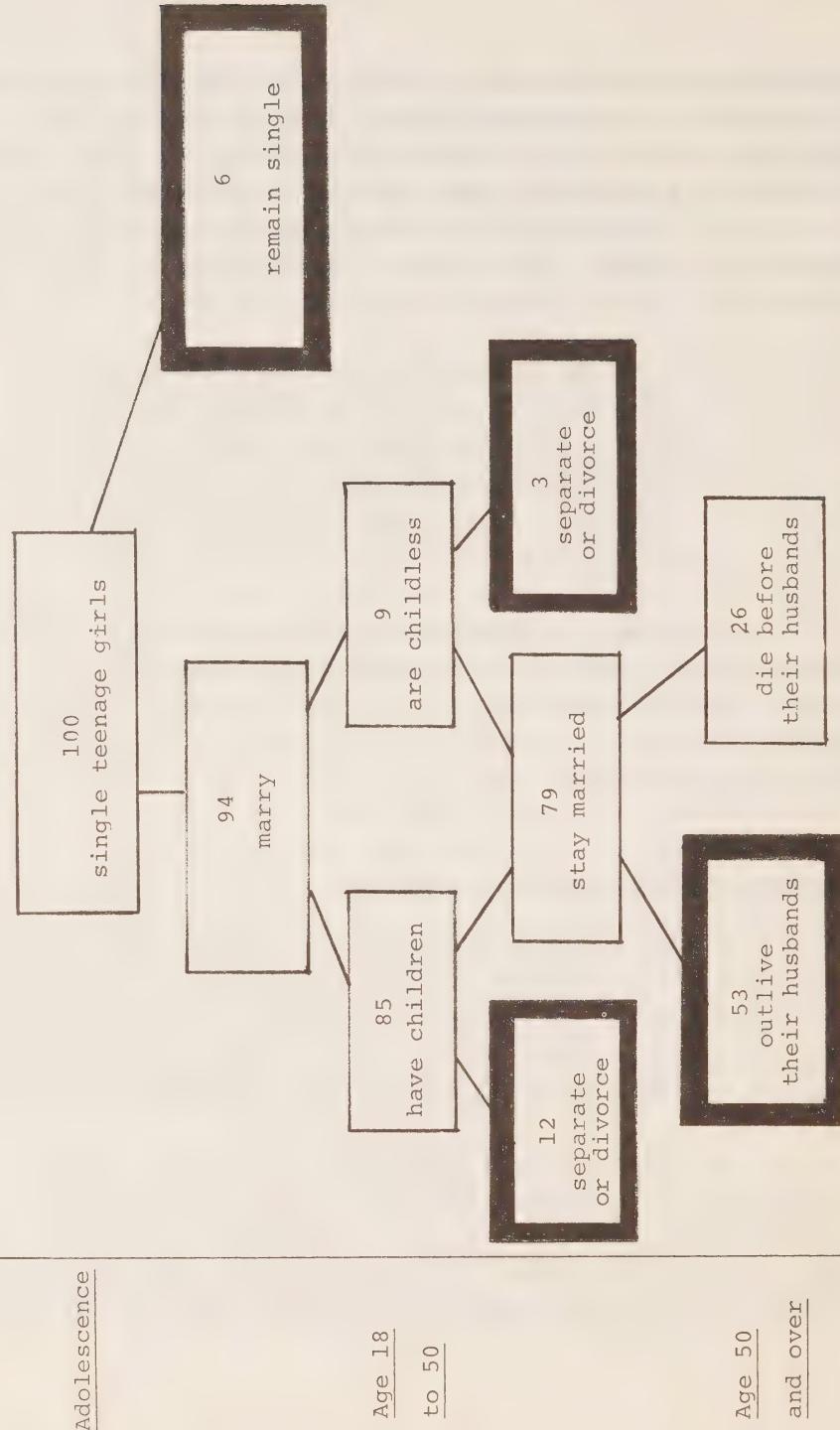
When women take these inferior, dead-end jobs, the sex segregation of the work in the home is reinforced. And when these couples' children grow up, less will be invested in the girls' education because it brings a lower return in the labor force. And the vicious circle continues ...

When Marriage Has Come ... and Gone

Almost all Canadian women get married, but very few can count on a man to provide for them for the rest of their lives. Even leaving aside the wives whose husbands have inadequate incomes, Table 5 shows that the vast majority of women are obliged at some point in their lives to take charge of their own economic needs.

According to this reconstruction of 100 women's lives, almost three out of every four women will find themselves on their own sometime in their adult lives. Although 94 of every 100 women marry, only 26 can expect to live with their husbands until death. Of the others, 15 will separate or divorce and 53 will become widows.

TABLE 5
LIFE PATTERNS OF CANADIAN WOMEN 47



The harsh reality of divorce, separation or widowhood, often with children to be supported, is a far cry from the marriage expectations of starstruck teenage girls. Instead of the leisurely years in a comfortable home that the majority of young women still dream of, most of the 68 wives whose marriages have ended will see the rest of their lives unfold in poverty.

a) Separation and Divorce

In 1976, there were 28 divorces for every 100 marriages in Canada.⁴⁸ As a result, in that year alone 30,500 new single-parent mothers had to fend for themselves. If these women's chances were no better than those of other single-parent mothers, 44% of them, or 13,420, are now living in poverty.

One of the reasons many divorced women are poor is that they were already poor before their marriage broke up. A number of studies have shown that couples are much more likely to separate or divorce if their income is very low.⁴⁹ The failure of the husband to fulfill the providing role he was brought up to play, along with a constant anxiety about future prospects, are obviously not factors that contribute to marital bliss.

Another and probably related reason for the high rate of poverty among female single parents is that a large proportion of them got married very young. While 25% to 30% of brides are under the age of 20, 43% of women who divorce were married at that age.⁵⁰ Women who marry very young are more likely to have low levels of education and large families,⁵¹ which means that many divorced women will find it difficult or impossible to get adequate employment.

Finally, single parents are poor because they do not get enough money from their former husbands. In spite of all the changes in family law that have taken place in recent years, not

a single Canadian province or territory entitles a women, upon divorce or separation, to half of all the assets she and her husband have worked together to acquire during their marriage.⁵² Even Quebec, which has the most generous system, does not include rights to retirement pensions among what is split equally between former spouses.

As well as not getting a fair share of whatever property the couple happened to have, separated and divorced women seldom receive adequate alimony/maintenance payments. If the husband's income is low or if he remarries, there will be little money to go around. In addition, more than half of court-ordered support payments are never made.⁵³ Under the present inadequate collection system, wives may have to return to the courts month after month to enforce their judgments.

Because most of them are self-supporting, divorced and separated women are much more likely than married ones to be in the labor force. The difference is greatest when there are very young children: 50% of divorced women, compared with 37% of the married, are in the labor force while they have children under the age of 6.⁵⁴

If a single-parent mother without financial resources cannot take an outside job or chooses not to so she can remain with her children, her only recourse is welfare. Whether they are called family benefits or social aid, welfare payments have two things in common everywhere in Canada: They are inadequate and they are humiliating.

As Table 6 shows, welfare payments and other benefits combined are well below the poverty line in all provinces. Quebec and New Brunswick are the worst, with benefits as low as 60% of the poverty line for an urban single-parent family of three. In Prince Edward Island and Saskatchewan, where benefits are closest

TABLE 6

DIFFERENCE BETWEEN FAMILY INCOME AND POVERTY LEVEL -
URBAN FEMALE-HEADED SINGLE-PARENT WELFARE FAMILY WITH
TWO CHILDREN AGED 9 AND 12, 1979 55

	Total <u>benefits</u>	Poverty <u>gap</u>	Benefits as a <u>% of the poverty line</u>
St. John's, Nfld.	\$6,448	\$2,669	71%
Charlottetown	6,772	1,398	83
Halifax	6,508	2,609	71
St. John, N.B.	5,584	3,533	61
Montreal	5,858	3,908	60
Toronto	6,592	3,174	67
Winnipeg	7,130	2,636	73
Regina	7,120	1,997	78
Edmonton	7,126	2,640	73
Vancouver	7,220	2,546	74

to the poverty line, they are still far from an income level that would provide these families with a minimum adequate standard of living.

Only three provinces, Alberta, Quebec and New Brunswick, index their welfare rates annually to the cost of living. Elsewhere, the general practice is to hike the rates every few years by an amount that does not make up for intervening increases in the cost of living.

The other difficult aspect of welfare, the feeling of humiliation, is a result of a general public belief that to be on welfare one must have done something wrong. In spite of the repeated assertions of women on welfare that they are no different from thousands of housewives who just happen to have a man to support them, the majority of people still think of them either as bums or as misfits in need of "rehabilitation".

Along with the tremendous increase in the labor force participation of married women in the last decade, there has been a growing tendency on the part of social assistance authorities to pressure welfare mothers into getting paid jobs. In Alberta, for example, social assistance rules were recently changed to classify single parents (male or female) as "employable" unless they have a) a child under four months; or b) two children, one of which is under 12; or c) three or more children; or d) a very sick or disabled young child.⁵⁶ Employable persons are not entitled to welfare unless they are actively looking for paid employment.

The positive aspect of such a rule is that it treats male and female parents equally and no longer assumes that women are solely responsible for the children. The negative aspect, on the other hand, is that it is difficult to justify forcing welfare mothers out on the labor market in a society where 75% of the people still believe that the place of the mother of young children is in the home.⁵⁷

b) Widowhood

Even if a woman has married well and has been quite comfortably off throughout her life, she is still very likely to face the toughest hurdle of all, widowhood.

As Canadian women marry men who are slightly older than they and whose life expectancy is shorter than their own,⁵⁸ most of them are bound to become widows at some point in their lives. When they do, they will become members of the poorest group in Canada. In 1975, 45% of widows aged 55 to 64 were poor, as were 66% of those over the age of 65.⁵⁹

Very few women are well prepared to deal with old age and widowhood. In a house-to-house survey carried out in a well-to-do suburb of Toronto in the spring of 1979, 41% of the women interviewed said they had no idea of the type of pension they could expect to receive at age 65. Of those who thought they were well informed, many indicated in subsequent answers that their knowledge was in fact very sketchy.⁶⁰

Contrary to what many people think, husbands' pension plans very seldom provide adequate protection for surviving wives. In fact, less than half of all workers participate in a private pension program through their employers, and of those half again are in plans that give no continuing benefits whatsoever to surviving spouses. All told, less than one widow in four can expect to get any regular benefits from her deceased husband's employer. Even then, what she receives will in most cases amount to only 50% of her husband's pension entitlement.⁶¹

If a widow is under the age of 65, the only pension she is likely to get is from the Canada or Quebec Pension Plan (CPP/QPP). As average CPP surviving spouses' benefits amounted to less than \$100 a month in 1978,⁶² however, a woman with no other income

is sure to be destitute. Her only recourse in that case would be welfare and that, as we saw earlier, would still not bring her income up to the poverty level.

If a woman is counting on her husband's savings or insurance policy, she is also in great danger of being disappointed. A study of middle-aged couples' expenditure and savings patterns concluded that only those among the highest-income 20% were really in a good position to save enough for their old age.⁶³ As for life insurance, the average amount of death benefits paid out under individual policies in 1977 was about \$4,000.⁶⁴ That would just about cover the cost of a first-class funeral!

Considering that surviving spouses under age 65 still have some chance of finding a job, albeit a lowly and badly paid one in most cases, the situation of widows over the age of 65 is comparatively much worse. Except for the very few who are entitled to a work-related pension in their own right because they were in the labor market, these women are completely dependent on CPP/QPP widow's benefits and on federal and provincial income support programs for senior citizens.⁶⁵

Table 7, which compares the benefits given by these income support programs to the poverty line, shows that they sometimes meet the needs of elderly couples but are never adequate to keep spouseless senior citizens out of poverty.

After fifty years or so of unpaid, faithful service a woman's only reward is likely to be poverty.

TABLE 7

DIFFERENCE BETWEEN SENIOR CITIZENS'
GUARANTEED MINIMUM INCOME AND THE POVERTY LEVEL, 1979⁶⁶

	<u>Single people</u>	<u>Couples</u>
St. John's, Nfld.	-\$1,160	-\$ 177
Charlottetown	- 633	+ 590
Halifax	- 998	+ 147
St. John, N.B.	- 1,160	- 177
Montreal	- 1,499	- 662
Toronto	- 1,032	+ 606
Winnipeg	- 1,405	- 460
Regina	- 860	+ 363
Edmonton	- 959	+ 471
Vancouver	- 1,032	+ 534

SOLUTIONS TO WOMEN'S POVERTY

The lives of Canadian women have changed drastically in the last century. In our great-grandmothers' time, most women had very large families and worked alongside their husbands on the family farm. As well as being in charge of the garden, the chicken coop and the accounts, they spun, wove, sewed, knitted, milked the cows, fetched water from the well, laundered by hand, ironed, scrubbed, canned, made soap, butter, cheese and candles, cooked everything from scratch, helped with the harvesting and took care of the babies, the sick and the old. Their life expectancy was less than 50 years and their marriages lasted about 30 of those years.

In contrast, women who are born today can expect to live until they are close to 80. While young girls are as likely to marry as their great-grandmothers were, women's role is very different in the modern, mainly urban, mainly consumption-oriented, family. The pattern now is for a woman to marry around age 22 and have two children who are both at school by the time she is in her early thirties. Today's spouses are also much more likely to separate or divorce, but if they don't their life together is considerably longer than it used to be.

Another change that has taken place is the great increase in married women taking paid employment, reflecting the greater availability of low-paid clerical and service jobs. This has not meant a radically new lifestyle for the poorest wives, many of whom went out to work in factories and other people's homes even before the turn of the century, but it has had a very important impact on most of the others. A recent study shows that it is largely because of married women's increased labor force participation that the relative economic position of Canada's middle and

low-income families has remained stable instead of getting worse in the last 25 years.⁶⁷

When women's jobs inside and outside the home are added up, their working hours are almost as long as those of their great-grandmothers. In comparison, men's work burden has lightened considerably in the last century. They attend school much longer, have shorter working days, weeks and years, and retire much earlier than they used to.

The quandary of most women today is that, having been brought up for careers as "dependent" homemakers, they find this role available only at the cost of a very modest lifestyle and a tremendous financial vulnerability. Their only alternative, which consists of holding a "female" job in the labor market while still performing their duties in the home, usually leaves them overworked and with little more financial independence.

In the rest of this report, we will put forward concrete recommendations to improve this situation. First, we will concentrate on changing our institutions, including the schools, media, labor market and marriage, to broaden women's choices and enable them to manage on their own financially in our society. These measures have been called "long-term" because they would not show their full impact until at least the next generation.

In another part, entitled "Immediate Ways of Helping Low-Income Women", we will focus almost exclusively on the needs of women who are poor today. This section will review our country's present income security programs (such as welfare, children's benefits and pensions) and point to ways in which they should be improved.

I. LONG-TERM MEASURES TO STRENGTHEN THE FINANCIAL POSITION OF WOMEN

Equality in Education

As we have seen, the dampening of girls' ambitions starts when they are very young. Instead of being brought up as individuals to whom all occupations are open, girls and boys are still taught by their parents, toys, teachers, books, television programs and career counsellors that men and women are very different and lead very different lives. As a result, most women don't plan careers and most men are helpless in the home.

The main problem with trying to change this situation is that the most important influences brought to bear on children are beyond the reach of official control. Parents and other child-minders can be given advice, for example, but unless they engage in extreme behaviour such as child beating, they are free to do and say what they want in the privacy of their homes. As most people are unwilling to recommend that children be removed from their parents' home to be raised in "perfect" environments, we must therefore admit from the start that there are severe limitations to what government intervention can do.

Of the educational influences that are in the public domain, the most important are television and the schools. Following years of complaints by women's groups about the insufficient and demeaning portrayal of women in T.V. programming and advertising, the federal government has recently announced its intention of introducing guidelines with respect to sexism and sex stereotyping in the electronic media. It is hoped that this will be done without delay.

Although Canadian authorities in the field of education recognize and deplore the extent to which our schools continue to

perpetuate rigid sex roles, progress has been very slow in most provinces. As well as the overdue adoption of guidelines to eradicate sex stereotyping from textbooks and other teaching materials, various groups have recommended sensitization sessions for teachers, students and counsellors, changes in school programs to ensure that all children get some training in home economics (cooking, sewing) as well as technical subjects (carpentry, electricity), and affirmative action programs to ensure a better representation of women among school administrators.

Because many organizations, especially women's groups and teachers' associations, have committed themselves to putting continuous pressure on governments in these areas, time seems to be on the right side on the question of eliminating damaging sex stereotypes from our environment. But change could be agonizingly slow unless it is helped along. After all, some textbooks stay around for as long as twenty years before they are finally replaced.

Equality in the Labor Market

For equality in education to have meaning, it must go hand in hand with a commitment to make women equal competitors in the labor force. It is not realistic to expect girls to flock to professions and trades to which they are still unwelcome. Nor will parents cease favoring more education for boys than girls as long as it is perceived as generating a better return in the job market.

As the U.S. and Swedish experiences demonstrate, laws do not make women equal overnight in the workplace but they can have an important effect on the way female employees and applicants are perceived by employers. For this to happen, however, the legislation adopted must be stronger than that which now applies to most Canadian employers. Current provisions mainly include equal pay

laws for people of both sexes doing the same or similar work. As we saw earlier, these are almost totally ineffective because women and men are seldom found in the same occupations.

Present Canadian laws also prohibit discrimination against women in job advertisements, hiring practices, promotion and other conditions of work. Although such legislation is essential, its principal drawback is that its enforcement mainly depends on individual employees being informed of their rights and willing to come forward to file a complaint against their own employer.

Two other types of legislation must also be in force if women are to start having an equal chance. The first, which was mentioned earlier and which currently applies only to employees under the jurisdiction of the federal and Quebec governments, calls for the same pay to be given to women and men performing work of equal value. By forcing employers to give women and men the same salary when their respective tasks are different but require the same degree of skills, effort and responsibility, such a provision can enable women to obtain an equitable wage in spite of female job ghettos. In the long run, it also defeats the purpose of employers who hire only women for certain occupations because they will accept a lower wage than men.

As well, governments should establish affirmative action programs for their own employees and require all employers under their jurisdiction to do the same. The goal of these programs is to make up for past discrimination by accelerating the process of "identifying and hiring or promoting or training qualified women".⁶⁸ Far from consisting mainly of good intentions, as most of what passes for affirmative action in Canada presently does, a real affirmative action plan starts with a rigorous analysis of a firm's staff and practices and proceeds with the development and implementation of concrete hiring/promotion/training strategies with specific timetables, rates of progress and expected completion dates. For

the administration of a school district, for example, this could mean a firm commitment to reach the same proportion of women among school principals as among teachers within the next ten years.

The best way for governments to enforce affirmative action and anti-discrimination programs is to refuse to enter into contracts with (or give grants to) organizations that do not comply. At the present time, most Canadian governments do not even have policies of refusing to do business with firms that are openly discriminatory.

Another direction from which the labor force problems of women can be attacked are government employment strategies and programs. At the federal level, there have been such initiatives in the areas of counselling, training and job creation. Special women's employment counselling centers were first funded through the Outreach Program of the Employment and Immigration Commission, which subsequently decided that women should no longer be included as a target group of this program. As these centers played a valuable role by helping women, especially those who had been in their home for many years, prepare themselves for the labor market, the present government has promised to reinstate their funding.

In the area of training, the efforts of the Canada Employment Training Programs (formerly known as Manpower Training Programs) to increase the proportion of women in non-traditional jobs have not been very successful so far. Although women are now represented in skill training courses in proportion to their participation in the labor force, less than 3% of those who apprenticed for trades in 1977-78 were women.⁶⁹

The situation is even worse in federal job creation programs, where women's share of the new jobs has actually decreased in recent years. In 1975-76, 41% of those who participated in the Local Initiatives Program (LIP) were female. Statistics for the Canada Works Program, which is LIP's less community-oriented

replacement, show that only 27% of the jobs it created in 1977-78 went to women.⁷⁰ Present federal government job creation plans, which include the abolition of Canada Works and its replacement by indirect programs of incentives to private employers, could be very bad news for female workers unless these programs are carefully designed to ensure that women get a share of the new jobs that is at least equal to their proportion among the unemployed.

Finally, governments could help women in the labor force by promoting measures that would make it easier for male and female workers to better fulfill their responsibilities as parents. At a bare minimum, this means larger subsidies for daycare services. It also means the introduction of new labor legislation providing for parental leave without pay to be available to either parent during the year following a child's birth, and regular paid leaves (similar to sick leaves) for parents who are obliged to miss work to take care of sick children.

Equality in Marriage

Marriage is the third broad area where changes are needed to make women less financially vulnerable. As a first step, provinces should change their laws to make the spouses financially equal. The present situation, as we have seen, is that husbands and wives who live together have no right to any share of the money that is earned by the other spouse. The only exception to this, which is quite minor, is that a Manitoba wife who works in the home is entitled to a reasonable cash allowance.

To make marriage a relationship of economic equals, provinces would have to adopt marriage laws making spouses co-owners and co-managers of everything that either of them acquire during their life together (with the exception of gifts and inheritances). Spouses could choose to make other arrangements by entering into

marriage contracts to that effect, but couples who married without a contract would automatically come under these basic egalitarian provisions. The only province that has even considered this type of marital property law is British Columbia, where the Commission on Family and Children's Law (the Berger Commission) recommended such an approach in 1975.

Failing the introduction of fully egalitarian property arrangements between the spouses, the least provinces could do is entitle all wives at home to a reasonable cash allowance (as in Manitoba now) and give separating and divorcing spouses half the value of all the assets (including pension rights) that both of them worked to accumulate during their life together. As we saw earlier, nowhere in Canada are former spouses getting such equitable treatment at the present time.

The next area of family law which is in urgent need of reform is that of enforcement of maintenance orders. According to the Law Reform Commission of Canada, "Failure is the universal characteristic of the traditional system for enforcing maintenance orders in Canada ... The burden of this social evil is and has always been carried by women, most of whom are found in the least economically influential strata in Canada".⁷¹ Three of the most important suggestions the Commission made in 1976 to improve the situation, the establishment of unified family courts (instead of the present system of different courts for separation, divorce, desertion, etc.), the automatic initiation of enforcement procedures by the courts themselves instead of by the woman, and the modernization of our fault-oriented and hostility-inducing marriage breakdown laws,⁷² have yet to be acted upon by our governments.

As well as being less than equal within the legal institution of marriage, women are also made financially vulnerable by the traditional division of tasks between the spouses. Even if their marriage is stable and their husband's income is adequate, wives

who drop out of the labor market to raise children often suffer economically in the long run because of the interruption in their pension coverage and the reduction in value of their marketable skills.

The government's main response to this now, which consists of giving husbands a tax exemption for their "dependent" wives, is totally inappropriate. By giving the benefit to the man instead of the woman, it wrongly assumes that a wife at home is a financial burden who costs more than the value of the services she renders. Moreover, by providing men with a tax reduction that diminishes or disappears when their wives get a paid job, this exemption (called the "married exemption") acts as a disincentive to women's return to the labor force, especially part-time.

For these reasons, the Quebec Status of Women Council has called for the married exemption to be abolished and for the sums thereby saved to be reallocated as increases in benefits for the real dependents in families, the children.⁷³ (We will discuss children's benefits in greater detail in the following section on programs of assistance to parents.) In order to avoid causing hardship to elderly couples, the married exemption could be temporarily retained for older spouses who have already claimed it.

In contrast to the married exemption, a most appropriate way to help homemakers is to provide them with continuous Canada/Quebec Pension Plan coverage when they drop out of the labor force to work in the home. This was a popular issue in the last federal election, during which all three major political parties expressed support for permitting voluntary participation by housewives in the Canada Pension Plan. Unfortunately, it is not clear what they meant by that.

The stumbling block to voluntary contributions by housewives, which none of the politicians tackled, is the synchronization

of the pension entitlements of women at home and women in the labor market. Canada Pension Plan contributions and benefits are based on earnings, with people whose wages this year are \$11,700 or more making maximum contributions entitling them to maximum pension credits. Persons working for the minimum wage contribute roughly half as much and get only half the pension entitlement.

At what level would housewives voluntarily contribute? To allow them to contribute at the maximum level would lead to the incongruous result that a woman working full-time at the minimum wage could double her pension entitlement by quitting her job. Conversely, a homemaker's pension limit would fall dramatically when she took part-time employment, even though she would also be doing the same work at home. Consequently,

Whatever the ceiling for voluntary contributions by housewives, women in the work-force would have to be given the same right to contribute up to that limit. And that, of course, would create an indefensibly discriminatory situation unless the same right were also extended to men - both those in the labor force and the handful of stay-at-home househusbands.⁷⁴

The result would be a drastic weakening of the present link between earnings and pension contributions that none of the three main political parties are willing to support at the present time. Their election promises on this subject therefore appear to have been little more than pious wishes, and damaging ones at that because they distracted people's attention from another, much more immediate and realistic proposal.

This alternative, which has less media appeal but is very effective in providing most homemakers with non-stop pension coverage, is the "child-care drop-out period" amendment that came into force in the Quebec Pension Plan last year. By dropping from a parent's pension calculation the years she or he spends at home

with children aged less than 7, this measure provides uninterrupted pension coverage to most women who leave the labor force to take care of young children.

The federal Parliament has approved a similar amendment for the Canada Pension Plan, but this cannot come into effect until the province of Ontario withdraws its objection to it. (Ontario's right of veto stems from the fact that such changes to the CPP require the approval of two-thirds of the participating provinces having two-thirds of the population, and Ontario has more than one-third of the population of Canada minus Quebec.) It is to be hoped that the federal government and the provinces that endorse the drop-out period (all the others except British Columbia) will continue to press Ontario to change its position.

III. IMMEDIATE WAYS OF HELPING LOW-INCOME WOMEN

Government Assistance to Parents

As we have seen, women's poverty is often directly linked to their having children. This is particularly so for single-parent mothers, but it is also the case for couples who become poor when the wife stays home to take care of young children. Government measures to help parents are therefore very relevant to the economic situation of many women.

The three main ways in which the federal government grants direct assistance to parents are: 1) tax exemptions for dependent children; 2) the new refundable child tax credit; and 3) family allowances.

For the 1979 taxation year, parents can deduct from their taxable income \$500 for each dependent child aged under 17, and \$910 each for older dependent children. This tax exemption program

presents two major problems: 1) tax exemptions are of no use whatever to parents whose income is too low for them to owe any tax; and 2) like all tax exemptions and deductions, the children's exemptions provide benefits that increase with a person's income.

(Because people with higher incomes pay tax at a higher rate, an exemption which reduces the amount of their taxable income lowers their tax by a greater amount than the same deduction in the taxable income of someone paying tax at a lower rate. For example, in Ontario in 1979, a \$1,000 exemption means a \$425 tax saving for a person whose taxable income is \$20,000, compared with a saving of only \$260 for someone with a taxable income of \$10,000 - and of zero for a person with no taxable income.)

In view of the unjust and wasteful nature of these exemptions, the National Council of Welfare recommended in 1978 (in a report entitled Bearing the Burden/Sharing the Benefits) that the tax exemptions for dependent children be eliminated and that the money thus saved be given to parents in the form of refundable tax credits. (Instead of reducing people's taxable income, credits diminish the actual amount of tax they have to pay. As a result, credits grant equal benefits to all those who owe enough tax, whatever their income. A "refundable" credit is one that is given in the form of a refund to people who do not owe enough tax to offset it against the credit.)

This Council proposal was partially implemented last year through the introduction of a new refundable child tax credit for low and middle-income parents. It is paid out to mothers, who receive \$200 per year per child under age 18 if their total family incomes are average or below. If the other part of the Council recommendation were also put into effect and the children's exemptions were abolished, the tax revenues saved could immediately be used to raise the refundable child credit to \$360 per child at no additional cost to the government.

The best known government program of assistance to parents is the family allowance, which amounts to \$240 per year per child under the age of 18. The allowance is taxable but is given to all mothers irrespective of their own or their husbands' income. It has come under heavy criticism recently from groups which claim that it is wasteful, in the present era of spending restraints, to make family allowance payments to parents who don't need them. These groups have called for the allowances to be abolished for families with above-average incomes.

While the principle of concentrating government assistance on people who need it most is certainly valid and important, several factors should be given very serious consideration before making a final judgment on this question. The first and foremost is that if only one step is to be taken towards making benefits to parents more efficient and equitable, it should be the elimination of the tax exemption for dependent children.

Indeed, it would make little sense to further reduce family allowances before moving to abolish the tax exemptions. While the exemption program is completely regressive (it provides no benefits at all to poor families yet gives very substantial benefits to those who are well off), taxable family allowances give their greatest benefits to the poor and decreasing benefits to those with higher incomes.

But what if the government were to move to rid the tax system of the exemption? Would it then be desirable to propose the elimination of the family allowances paid to mothers in the highest-income 50% of families? One further factor must be considered before making such a decision: the fact that Canadian women are still far from being equal partners with their husbands within marriage.

As long as Canadian laws deny married women an equitable share of their family's financial resources, it would be unreasonable to take away from them a long-standing right such as the family allowance on the assumption that their husbands' income is also their own. Once matrimonial property laws have been reformed to make spouses financial equals, however, there will be no reason to continue family allowances for upper-income families.

As well as the major income support programs for parents we have just seen, there is another tax benefit for children that is only given to single parents. Called the "equivalent-to-married" exemption, it was purportedly introduced in recognition of the fact that it costs as much to keep a household for children and one parent as for two spouses and children. Like the tax exemption for children, this one completely misses its supposed target of needy single parents as it gives highest benefits to richest single parents and none to those who don't pay tax. As single parents certainly need special assistance, the "equivalent-to-married" exemption should be converted into a refundable tax credit for single parents having lower-than-average family incomes.

Government Assistance to Low-Income People

As we saw in our analysis of low-income single-parent families, welfare subsidies for needy Canadians are nowhere equal to a minimum decent income. This is an unacceptable situation which governments must correct as soon as possible. Welfare rates should be at least equal to Statistics Canada's poverty lines and adequate income supplementation programs should be available to all working poor.

Because subsidization of child care costs is based in many provinces on a comparison of income with welfare allowances, raising social assistance rates would also bring daycare subsidies

to more realistic levels. This is particularly desirable as the failure of many provinces to index their welfare rates to the cost of living has led to steady decreases in real subsidies for day-care in the last few years.

Also in the area of welfare, there is another change that would cost little but would have great symbolic significance for women. In place of the almost universal practice of keeping welfare records and issuing cheques in the name of the husband only, all social assistance files and cheques for couples should use both spouses' names jointly.

Government Assistance to Senior Citizens

In our study of low-income women in Canada, we found that old women, and especially widows, are more likely to experience poverty than any other group in this country. After a lifetime spent taking care of their spouses and children, these women who had no opportunity to become financially self-sufficient are now abandoned by the generation that benefitted most from their work. It is a disgrace that a rich country like Canada is unwilling to take proper care of its old.

The federal government operates three programs for senior citizens. The first is the Old Age Security pension (OAS), which is taxable and given to everyone who has reached the age of 65 and meets the residence requirement. One of the groups that recently suggested abolishing the family allowance for couples with above-average family incomes also recommended that the old age pension be taken away from pensioners with family incomes above the national average. This would mean that some well-off elderly people would lose their pension, while others with no income of their own (mainly women) would also be cut off because of the comfortable incomes of their spouses.

On the one hand, it makes a great deal of sense to withhold the old age pension from people who don't need it. On the other hand, it would not only be illogical to take this pension away from elderly wives on the erroneous assumption that all spouses are financial partners, it would be cruel knowing as we do that some of these women will become poor as soon as their husbands die.

This problem could be avoided by denying the old age pension only to elderly people with high personal (as opposed to family) incomes. Considering that only about 5% of senior citizens have incomes higher than the average wage,⁷⁵ however, and that those who do pay tax on the pension they receive, such a move would save so little money that it would not be worth the trouble and anxiety it would cause.

The second federal program for senior citizens, the Guaranteed Income Supplement (GIS) for low-income people aged 65 and over, is of crucial importance to older women. It is the specific purpose of the GIS to supplement the income of poor senior citizens. Unfortunately, as we saw earlier, the old age pension and the supplement together are still insufficient to provide unmarried senior citizens, most of whom are women, with an income that reaches the poverty line. The federal government should increase the Guaranteed Income Supplement without delay to make it at least equal to Statistics Canada's poverty line for urban areas.

The third program for senior citizens is the Spouse's Allowance, which was introduced by the federal government a few years ago. The idea in introducing it was to guarantee the same minimum income to couples where only one spouse was over 65 as to couples where both spouses were pensioners. It provides an allowance to low-income spouses aged 60 to 65 whose husbands or wives are already getting the OAS-GIS.

The problem with the Spouse's Allowance is that it is only for spouses. If the older spouse dies and the younger one becomes a widow or widower, she/he is no longer eligible. The previous government added another patch to this ill-conceived quilt by extending the Spouse's Allowance for six months after the older spouse's death to allow the survivor time to apply for welfare. The new government has promised to continue the Allowance until the surviving spouse becomes eligible for the OAS-GIS pension at age 65.

This proposal is not satisfactory because it would give a federal pension to some widows aged 60 to 65 while other widows and single people just as old and just as poor would not be eligible. (Here is an example of the absurdity that could ensue. Of three penniless widows aged 63 living next door to each other, one would be entitled to the Spouse's Allowance because she was receiving it before her husband died, one would not be entitled because her husband died when she was 59 and not yet eligible for the Allowance, and a third, who had been the right age when her spouse died, would not be eligible because her husband's income has prevented her from being entitled to the Allowance when he was alive.)

A far better solution would be to extend the present Allowance so that an amount equal to the OAS-GIS is provided to all low-income women and men between the ages of 60 and 65.

CONCLUSION

Most Canadian women become poor at some point in their lives. Their poverty is rarely the result of controllable circumstances, and it is seldom the outcome of extraordinary misfortune. In most cases, women are poor because poverty is a natural consequence of the role they are still expected to play in our society.)

The foundation of the great financial vulnerability of women is the belief that most of them will always have a father or husband on whom they can count. In reality, one man in ten cannot support his family and almost three out of every four women find themselves alone sometime in their adult lives, victims in most cases of marriage breakdown or widowhood. When women are forced to take charge of their own economic needs, they usually find that their training and lifestyles have left them unequipped for it.

One dangerous current myth is that the situation of women has greatly improved in the last few years and will continue to do so unassisted in the years to come. Objective indicators show this to be untrue. In spite of the dramatic rise in the labor force participation of women in the last ten years, the proportion of female workers occupying low-paying clerical, sales and service jobs has remained unchanged.⁷⁶ Education statistics show a similar picture: even though women's education level is higher, the vast majority continue to be streamed into traditional "women's jobs".⁷⁷

Unless governments vigorously intervene to stop the damaging effects of sexual stereotyping in our schools and media, to reform family law to make the spouses more equal, to pursue employment policies aimed at advancing women's position in the labor market, to give more support to daycare and other measures of assistance to parents, and to improve income security programs for disadvantaged women, there is no reason to believe that future generations of Canadian women will be any less vulnerable to poverty.

FOOTNOTES

1. Royal Commission on the Status of Women in Canada. Report (Ottawa: Information Canada, 1970), page 331.
2. Ibid. page 309.
3. Canada, The Senate, Special Senate Committee on Poverty. Poverty in Canada (Ottawa: Information Canada, 1971).
4. James, J.M. Family Benefits Mothers in Metropolitan Toronto (Toronto: Research and Planning Branch, Ontario Ministry of Community and Social Services, 1973), pages 27 and 35.
5. In its annual publications entitled Income Distributions by Size in Canada, Catalogue No. 13-207, Family Incomes (Census Families), Catalogue No. 13-208, and Income After Tax, Distributions by Size in Canada, Catalogue No. 13-210.
6. Data on economic families is derived from Statistics Canada's Survey of Consumer Finances, 1976 (Income 1975 - Economic Families) - microdata tape; computer runs were performed by the Analytical Services Division, Policy, Planning and Information Branch, Health and Welfare Canada. Data on individuals is derived from the Survey of Consumer Finances, 1976, unpublished data; computer runs were performed by the Housing Surveys and Dissemination Section, Consumer Income and Expenditure Division, Statistics Canada.
7. Statistics Canada's low-income lines are selected on the assumption that families spending 62% or more of their income to provide themselves with the minimum necessities of food, shelter and clothing are living "in straitened circumstances". Appendix A shows these low-income lines for 1978 by size of area of residence and number of people in the family. For more information on Statistics Canada's original and revised low-income lines, see J.R. Podoluk. Incomes of Canadians (Ottawa: Queen's Printer, 1968), page 185, and Revision of Low Income Cut-Offs (Ottawa: 1973), unpublished paper available on request from Statistics Canada.
8. "Adult" is defined here as meaning 16 years and older.
9. Quebec Status of Women Council. Pour les Québécoises: égalité et indépendance (Quebec: Editeur officiel du Québec, 1978), page 201.
10. For the purposes of this paragraph, "children" means only offspring under the age of 25 who still live with their parents.

11. For more details on this see Canada, Statistics Canada, 1976 Census of Canada. Supplementary Bulletins: Economic Characteristics: Female Labour Force Participation Rates by Level of Schooling, Age, Marital Status and Presence of Children, Catalogue No. 94-836.
12. Canada, Statistics Canada. Canada Year Book 1978-79 (Ottawa: 1978), Table 4.28, page 164.
13. Canada, Statistics Canada. Income Distributions by Size in Canada. Catalogue Nos. 13-534 (Ottawa: December 1970) and 13-207 (Ottawa: August 1979).
14. Although the 1976 Survey of Consumer Finances does not distinguish between various categories of formerly married women (including the separated, divorced and widowed), it is safe to assume that the vast majority of these low-income women are widows as almost 90% of all formerly married women aged 55 and over living in non-family households in 1976 were widows. (See Canada, Statistics Canada, 1976 Census of Canada. Dwellings and Households by Marital Status, Sex and Age of Head. Catalogue No. 93-809, Table 45.) Among those aged 65 and over, the proportion of widows exceeded 93%.
15. Forisha, B.L. Sex Roles and Personal Awareness (General Learning Press, Scott, Foreman and Co., 1978), pages 322 and 323.
16. Rheingold, H.L. and Cook, K.V. "The Contents of Boys' and Girls' Rooms as an Index of Parents' Behavior", Child Development, No. 46 (1975), pages 459 to 463.
17. Maccoby, E.E. and Jacklin, C.N. The Psychology of Sex Differences (Stanford University Press, 1974), pages 327 to 329, and Forisha, B.L., op. cit., pages 324 and 325.
18. Sternblanz, S.H. and Serbin, L.A. "Sex-role Stereotyping in Children's Television Programs", Developmental Psychology, No. 10 (1974), pages 710 to 715, and Frueh, T. and McGhee, P.E. "Traditional Sex Role Development and Amount of Time Spent Watching Television", Developmental Psychology, No. 11 (1975), pages 109 to 121.
19. Stewart, V. "Social Influences on Sex Differences in Behavior" in Sex Differences, ed. M.S. Teitelbaum (Anchor Press/Doubleday, 1976), pages 156 and 157.
20. Panner, J.M. "Physical Growth" in Carmichael's Manual of Child Psychology, Volume 1, ed. P.H. Mussen (John Wiley and Sons, 1970), page 95.

21. Dunnigan, L. Analyse des stéréotypes masculins et féminins dans les manuels scolaires au Québec (Quebec: Quebec Status of Women Council, 1975), and Fischer, L. and Cheyne, J.A. Sex Roles: Biological and Cultural Interactions as Found in Social Science Research and Ontario Educational Media (Toronto: Ontario Ministry of Education, 1977).
22. Dunnigan, L., op. cit., p. 15, and Fischer, L. and Cheyne, J.A. op. cit., page 90.
23. Fischer, L. and Cheyne, J.A., op. cit., page 90.
24. Russell, Dr. S.J. Sex Role Socialization in the High School: A Study in the Perpetuation of Patriarchal Culture Ph.D. Thesis, Department of Sociology, University of Toronto (1978), Summary.
25. Ibid., page 122.
26. Robb, A.L. and Spencer, B.G. "Education: Enrolment and Attainment" in Opportunity for Choice: A Goal for Women in Canada, ed. G.C.A. Cook (Ottawa: Information Canada, 1976), page 74.
27. Russell, Dr. S.J., op. cit., pages 123 to 125.
28. Ibid., pages 116 to 135.
29. Ibid., page 175.
30. 1976 Census data show that among Canadian women aged 45 to 54, almost 95% have been married at least once. Of all women aged 40 to 44, 85% have children at home. (Canada, Statistics Canada, 1976 Census of Canada. Supplementary Bulletins: Economic Characteristics: Female Labour Force Participation Rates by Level of Schooling, Age, Marital Status and Presence of Children, Catalogue No. 94-836.) The lower fertility rate of younger women makes it realistic to expect that about 5% less of them will have children.
31. The Family Maintenance Act. Statutes of Manitoba 1978, c. 25/F20.
32. Canadian Advisory Council on the Status of Women. Statement on Matrimonial Property Laws in Canada (Ottawa. February 1979). The matrimonial property laws described here and later in this paper are the standard ones that apply to spouses marrying today without a special marriage contract.

33. The poverty lines used to prepare this table are Statistics Canada's revised low-income lines for 1978 (see Appendix A) updated to 1979 on the assumption of a 9% inflation rate during that year. Incomes for families of various sizes and compositions were arrived at using the following assumptions: The family's sole wage-earner worked 40 hours a week, 52 weeks a year at the minimum wage; changes in provincial minimum wages during 1979 were taken into account. Family allowances are at the 1979 rate; provincial family allowances are included in the Quebec calculation. The federal refundable child tax credit and provincial refundable tax credits are in the amounts for the 1978 taxation year (since these sums would be received in 1979). Provincial supplementation benefits are in the amounts that would be received in 1979; for the Quebec calculation, it is assumed that the wage-earner worked at the minimum wage full-time in 1978.

Appendix F shows the detailed results of this income calculation in the case of a two-parent family with two children aged 9 and 12.

34. In June 1979, 355,000 married Canadian men were unemployed. Canada, Statistics Canada. The Labour Force. Catalogue No. 71-001 (Ottawa: June 1979), Table 4.
35. In June 1979, the labor force participation rate of wives of all ages was 51% in Ontario, 46% in British Columbia and 40% in all four Atlantic provinces combined. This Atlantic figure included rates of 35% for Newfoundland, 48% for P.E.I., 41% for Nova Scotia and 40% for New Brunswick. Canada, Statistics Canada. The Labour Force. Catalogue No. 71-001 (Ottawa: June 1979), Table 4.
36. Canada, Labour Canada, Rights in Employment. Women in the Labour Force: Facts and Figures, Part III (Ottawa: 1977), Table 10.
37. Same as above.
38. Armstrong, P. and Armstrong, H. The Double Ghetto: Canadian Women and their Segregated Work (McClelland and Stewart, 1978), pages 33 and 49.
39. Ibid., page 40.
40. Aykroyd, C. and Stanton, P. A Profile of Low-Wage Workers in British Columbia (Research and Planning Branch, B.C. Department of Labour, 1977); Alberta Ministry of Labour and Manpower, Research Branch. Survey of Characteristics of Low-Wage Earners in Alberta (1974); Hird, R.H. Characteristics of Low-Wage Workers in Ontario (Research Branch, Ontario Ministry of Labour,

1974); and Boutin, J.G. Enquête sur les caractéristiques socio-économiques des travailleurs rémunérés autour du salaire minimum (Planning Branch, Quebec Ministry of Social Affairs, 1976).

41. Information obtained from the Women's Bureau, Labour Canada, Ottawa.
42. Canada, Statistics Canada. The Labour Force. Catalogue No. 71-001 (Ottawa, June 1979), Table 3.
43. Canadian Human Rights Act, Bill C-25, 1977, and Quebec Charter of Human Rights and Freedoms, Bill 50, 1975, as amended 1976, Bill 56.
44. Armstrong, P. and Armstrong, H., op. cit., pages 141 to 158.
45. Meissner, M., Humphreys, E.W., Meis, S.M. and Scheu, W.J. "No Exit for Wives: Sexual Division of Labour and the Cumulation of Household Demands", Canadian Review of Sociology and Anthropology Vol. 12, No. 4, Part 1 (1975), pages 424 to 439; and Clark, S. and Harvey, A.S. "The Sexual Division of Labour: The Use of Time", Atlantis, Vol. 2, No. 1 (1976), pages 46 to 66.
46. Armstrong, P. and Armstrong, H., op. cit., page 143.
47. This table is not, as some might expect, the result of a study that followed 100 women throughout their lives. If it were, it would have little relevance today as the women involved would have lived most of their lives a long time ago. Instead, the table is an artificial construction mainly based on 1976 census data on women of different age groups. This census data (see footnote 30) shows that 94% of Canadian women have been married at least once by age 45 to 54; that 85% of women aged 40 to 44 have children at home; and that about one-quarter of separated and divorced women aged 35 to 44 have children. The table's assumption that only 16% of marriages break up (15 out of 94) is a very conservative estimate in view of today's divorce rates. See Canada, Statistics Canada. Vital Statistics: Volume II: Marriages and Divorces 1976. Catalogue No. 84-205. Survivorship rates were calculated on the basis of the Canadian Life Table for 1971, which shows that close to two-thirds of men could expect to die before age 75, while less than one-third of women could expect to die by age 72 (men are three years older than their wives on average). See Canada, Statistics Canada. Canada Year Book 1978-79 (Ottawa: 1978), Table 4.45, page 180.
48. Canada, Statistics Canada. Vital Statistics: Volume II: Marriages and Divorces 1976. Catalogue No. 84-205, Tables 1 and 12.

49. For a review of the research in this area, see Hannan, M.T., Tuma, N.B. and Groeneveld, L.P. "Income and Marital Events: Evidence from an Income-Maintenance Experiment", American Journal of Sociology, Vol. 82, No. 6 (1977), pages 1186 to 1211.
50. Canada, Statistics Canada. Vital Statistics: Volume II: Marriages and Divorces 1976. Catalogue No. 84-205, Tables 5 and 17.
51. Waite, L.J. and Moore, K.A. "The Impact of an Early First Birth on Young Women's Educational Attainment", Social Forces, Vol. 56, No. 3 (1978), pages 845 to 865.
52. Canadian Advisory Council on the Status of Women, op. cit., See footnote 32.
53. Law Reform Commission of Canada. Family Law: Enforcement of Maintenance Orders (Ottawa: Information Canada, 1976), page 21.
54. Canada, Statistics Canada, 1976 Census of Canada. Supplementary Bulletins: Economic Characteristics: Female Labour Force Participation Rates by Level of Schooling, Age, Marital Status and Presence of Children. Catalogue No. 94-836.
55. The poverty lines used to prepare this table are Statistics Canada's revised low-income lines for 1978 (see Appendix A) updated to 1979 on the assumption of a 9% inflation rate during that year. Total benefits received were arrived at using the following assumptions: Annual social assistance rates for 1979 are presumed to be those in effect in August 1979 multiplied by twelve. In provinces where maximum welfare allowances for rental costs exceed \$250 per month (P.E.I., Saskatchewan, Alberta and British Columbia), actual rental costs of \$250 are assumed. Otherwise, the income calculation would be skewed by the very high costs of housing in those provinces (especially Alberta). Family allowances are at the 1979 rate; provincial family allowances are included in the Quebec calculation. The federal refundable child tax credit and provincial refundable tax credits are in the amounts for the 1978 taxation year (since these sums would be received in 1979).

Appendix G shows the details of the benefits calculation.

56. Alberta Social Services and Community Health. Social Allowance Policies and Procedures Manual (April 1979), page 7.
57. Decision Marketing Research Limited. Women in Canada (Ottawa: Office of the Co-ordinator, Status of Women, 1976), pages 49 and 50.

58. Canada, Statistics Canada. Vital Statistics: Volume II: Marriages and Divorces 1976. Catalogue No. 84-205, Table 2, and Canada, Statistics Canada. Canada Year Book 1978-79 (Ottawa, 1978), Table 4.46, page 180.
 59. See footnote 14.
 60. Brampton Women's Centre. Women and Pensions, unpublished paper (Spring 1979).
 61. Canada, Statistics Canada. Pension Plans in Canada 1976. Catalogue No. 74-401, pages 23 and 85.
 62. Canada, Health and Welfare Department. Canada Pension Plan Statistical Bulletin (Quarterly) (Ottawa: March, June, September and December 1978), Table 21.
 63. Brown, J. How Much Choice? Retirement Policies in Canada (Ottawa: Canadian Council on Social Development, 1975), page 111.
 64. Townson, M. and Stapenhurst, F. The Canadian Woman's Guide to Money (McGraw-Hill Ryerson Ltd., 1979), page 124.
 65. For more information on these programs as well as a review of the problems of elderly women, see L. Dulude. Women and Aging: A Report on the Rest of our Lives (Ottawa: Advisory Council on the Status of Women, 1978), and K. Collins. Women and Pensions (Ottawa: Canadian Council on Social Development, 1978).
 66. The poverty lines used to prepare this table are Statistics Canada's revised low-income lines for 1978 (see Appendix A) updated to 1979 on the assumption of a 9% inflation rate during that year. The "Guaranteed Minimum Income" includes the federal Old Age Security pension (OAS) and Guaranteed Income Supplement (GIS) as well as provincial supplements for low-income senior citizens. Actual rates were used for the period of January to October 1979. Whenever appropriate, rates for the rest of the year were calculated on the assumption of a 9% indexation rate during 1979.
- See Appendix H for more details.
67. Statistics Canada data shows that the respective shares of total income received by the lowest-income and the next-to-lowest-income 20% of families have remained practically identical between 1951 and 1975. See Canada, Statistics Canada. Incomes of Non-Farm Families and Individuals in Canada, Selected Years 1951-1965. Catalogue No. 13-529 (Ottawa: June 1969), Table 9, and Income Distributions by Size in Canada. Catalogue No. 13-207 (Ottawa: August 1979),

Table 72. Through the use of computer simulations, researchers Neil MacLeod and Keith Horner found that the respective shares of total income of two-parent families in these income groups would have been smaller in 1975 if the labor force participation of wives had remained at its 1954 level. They conclude that contrary to what some have suggested, the increase in married women's paid work has reduced rather than widened the gap between rich and poor husband-wife families. (MacLeod, N. and Horner, K. Analysing Postwar Changes in the Canadian Income Distribution. Paper presented at the Economic Council of Canada Conference on Canadian Incomes, May 9 to 12, 1979.)

68. Cook, G.C.A. and Eberts, M. "Policies Affecting Work" in Opportunity for Choice: A Goal for Women in Canada, ed. G.C.A. Cook (Ottawa: Information Canada, 1976), page 183.
69. Pearson, M. The Second Time Around: A Study of Women Returning to the Work Force (Ottawa: Canadian Advisory Council on the Status of Women, 1979), pages 46 and 47.
70. Ibid., pages 50 and 51.
71. Law Reform Commission of Canada. op. cit., page 47.
72. Ibid., pages 22, 29 and 40.
73. Quebec Status of Women Council. op. cit., pages 168 to 175.
74. Shifrin, L. "Absurd Veto: Ontario Only Bar to a Fairer Pension Plan", Ottawa Citizen (May 16, 1979).
75. Canada, Statistics Canada. Income Distributions by Size in Canada. Catalogue No. 13-207 (Ottawa: August 1979), Table 53.
76. It was 64% in 1969 and 62% in 1978. See Royal Commission on the Status of Women in Canada. Report (Ottawa: Information Canada, 1970), Table 5, page 59, and Canada, Statistics Canada. Labour Force Annual Averages 1975-1978. Catalogue No. 71-529 (Ottawa: February 1979), Table 9.
77. Seventy-three per cent of the women registered in bachelor and first professional degree programs in 1977-78 were in arts, education, fine and applied arts, nursing, household science, social work and secretarial science, compared with 42% of the men. Among students enrolled in full-time post-secondary semi-professional programs in community colleges in 1976-77, 71% of the women were in nursing and other health sciences, secretarial courses, applied arts and social services, compared with only 23% of the men. See Canada, Statistics Canada. Universities: Enrolments and Degrees 1977. Catalogue No. 81-204 (Ottawa: March 1979), Table 4, and Vocational and Technical Training 1976-77. Catalogue No. 81-209 (Ottawa: March 1979), Table 6.

APPENDIX A

1978 - STATISTICS CANADA'S REVISED LOW-INCOME LINES

Population of Area of Residence

<u>No. of people in the family</u>	<u>500,000 and over</u>	<u>100,000- 499,999</u>	<u>30,000- 99,999</u>	<u>Less than 30,000</u>	<u>Rural</u>
1	\$ 4,844	\$ 4,534	\$ 4,403	\$ 4,050	\$ 3,520
2	7,020	6,574	6,384	5,871	5,108
3	8,957	8,390	8,142	7,494	6,516
4	10,654	9,976	9,684	8,910	7,747
5	11,909	11,149	10,826	9,963	8,663
6	13,074	12,241	11,886	10,935	9,507
7	14,336	13,419	13,031	11,987	10,424

APPENDIX B

AGES OF POOR AND NON-POOR HUSBANDS AND WIVES, 1975

	Wives		Husbands	
	Poor	Non-poor	Poor	Non-poor
16 - 24	13%	12%	7%	6%
25 - 34	23%	29%	22%	27%
35 - 44	14%	21%	17%	23%
45 - 54	12%	19%	13%	20%
55 - 64	19%	12%	12%	14%
65 and over	19%	7%	29%	10%
TOTAL	100%	100%	100%	100%

APPENDIX C

CHILD STATUS OF POOR AND NON-POOR WIVES
UNDER THE AGE OF 45, 1975

	<u>Poor wives</u>	<u>Non-poor wives</u>
No children at home*	12%	21%
All children aged 16 to 24	1%	3%
Some children aged 7 to 15 and some older	5%	10%
All children aged 7 to 15	18%	16%
All children under age 7 or some children aged under 7 and some older	64%	50%
ALL AGES	100%	100%

* Meaning no children under the age of 25.

APPENDIX D

LABOR FORCE PARTICIPATION OF POOR AND
NON-POOR MARRIED WOMEN UNDER THE AGE OF 65, 1975

	<u>Poor wives</u>	<u>Non-poor wives</u>
Employed full-year full-time	8%	25%
Employed less than full-year, full-time	22%	29%
Not in the labor market	70%	46%
<hr/>	<hr/>	<hr/>
TOTAL	100%	100%

APPENDIX E

LABOR FORCE PARTICIPATION OF POOR AND
NON-POOR MARRIED MEN OF ALL AGES, 1975

	<u>Poor husbands</u>	<u>Non-poor husbands</u>
Employed full-year, full-time	29%	72%
Mostly employed, but not full-year, full-time	18%	11%
Mostly out of the labor market		
. disabled	10%	2%
. retired	26%	9%
. others	17%	6%
TOTAL	100%	100%

APPENDIX F

TOTAL INCOME OF TWO-SPOUSE FAMILIES WITH TWO CHILDREN AGED 9 AND 12
AND ONE PARENT IN THE LABOR FORCE EARNING THE MINIMUM WAGE, 1979

	<u>Wages</u>	<u>Family allowances</u>	<u>Federal child tax credit</u>	<u>Provincial refundable tax credits</u>	<u>Provincial supplements</u>	<u>Total</u>
Halifax	\$5,720	\$ 480	\$ 400	\$ —	\$ —	\$6,600
Montreal	7,170	586	400	—	1,176	9,332
Toronto	6,240	480	400	292	—	7,412
Winnipeg	6,240	480	400	531	—	7,651
Regina	6,928	480	400	—	1,143	8,951
Edmonton	6,240	528	400	148	—	7,316
Vancouver	6,240	480	400	95	—	7,215

APPENDIX G

ANNUAL BENEFITS RECEIVED BY A FEMALE-HEADED SINGLE-PARENT
WELFARE FAMILY WITH TWO CHILDREN AGED 9 AND 12, 1979

	Welfare*	Family allowances	Federal child tax credit	Provincial refundable tax credits	Total
St. John's, Nfld.	\$5,568	\$ 480	\$ 400	\$ -	\$ 6,448
Charlottetown	5,892	480	400	-	6,772
Halifax	5,628*	480	400	-	6,508
St. John, N.B.	4,704	480	400	-	5,584
Montreal	4,872	586	400	-	5,858
Toronto	5,412*	480	400	300	6,592
Winnipeg	5,724	480	400	526	7,130
Regina	6,240	480	400	-	7,120
Edmonton	6,048	528	400	150	7,126
Vancouver	6,240	480	400	100	7,220

* Including a \$720 municipal income supplement in Halifax and a \$360 municipal rent supplement in Toronto. Housing costs were assumed to be at \$3,000 or less everywhere in Canada.

APPENDIX H

GUARANTEED MINIMUM INCOME OF SENIOR CITIZENS, 1979

	Single people			Couples		
	Federal pension and supplement*	Provincial supplement	Total	Federal pension and supplement*	Provincial supplement	Total
Newfoundland	\$3,783	\$ -	\$3,783	\$6,991	\$ -	\$6,991
Prince Edward Island	3,783	-	3,783	6,991	-	6,991
Nova Scotia	3,783	162	3,945	6,991	324	7,315
New Brunswick	3,783	-	3,783	6,991	-	6,991
Quebec	3,783	-	3,783	6,991	-	6,991
Ontario	3,783	467	4,250	6,991	1,268	8,259
Manitoba	3,783	94	3,877	6,991	202	7,193
Saskatchewan	3,783	300	4,083	6,991	540	7,531
Alberta	3,783	540	4,323	6,991	1,133	8,124
British Columbia	3,783	467	4,250	6,991	1,196	8,187
North West Territories	3,783	-	3,783	6,991	-	6,991
Yukon	3,783	600	4,383	6,991	1,200	8,191

* Old Age Security pension and Guaranteed Income Supplement

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NATIONAL COUNCIL OF WELFARE

The National Council of Welfare was established by the Government Organization Act, 1969 as a citizens' advisory body to the Minister of National Health and Welfare. Its mandate is to advise the Minister on matters pertaining to welfare.

The Council consists of 21 members, drawn from across Canada and appointed by the Governor-in-Council. All are private citizens and serve in their personal capacities rather than as representatives of organizations or agencies. The membership of the Council includes past and present welfare recipients, public housing tenants and other low-income citizens, as well as lawyers, professors, social workers and others involved in voluntary service associations, private welfare agencies, and social work education.

Reports by the National Council of Welfare have dealt with income security, taxation, the working poor, children in poverty, single-parent families, social employment, social services, community organization, nutrition, legal aid/legal services, low-income consumers, poor people's groups and poverty coverage in the press.

*On peut se procurer des exemplaires en français de toutes les publications du Conseil national du bien-être social, en s'adressant au Conseil national du bien-être social, Immeuble Brooke Claxton,
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